

CLAIMS

What is claimed is:

1. A method of providing electronic access to at least one of services and products that are subject to government regulation, said method comprising the steps of:

- (a) providing one or more databases of legal requirements governing said at least one of services and products;
- (b) providing one or more rules engines for establishing a hierarchy of how to apply legal requirements for each said at least one of services and products;
- (c) creating one or more networks linking each database and rules engine such that each service transaction and each product transaction is customized with the legal requirements relevant to said each service transaction and each product transaction; and
- (d) outputting a transaction result.

2. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing said legal requirements on a jurisdictional basis.

3. The method according to claim 1, wherein the step of providing one or more rules engines, further including a step of providing one or more legal requirements on a jurisdictional basis.

5 4. The method according to claim 1, wherein the steps of providing one or more databases and one or more rules engines, each further includes a step of providing one or more sets of protocols for establishing a hierarchy of application of information.

10 5. The method according to claim 1, wherein the step of creating one or more networks, further includes a step of configuring each network such that each service transaction and each product transaction is customized according to the legal requirements of a desired jurisdiction relevant to said each said service transaction and each said product transaction.

15 6. The method according to claim 1, further including a step of providing security for each database and network to facilitate secure access and data transmission.

20 7. The method according to claim 1, further including a step of providing security through a certification authority.

8. The method according to claim 6, wherein said step of providing security includes a step of authenticating identity of at least one of a user, a file and a transaction.

5 9. The method according to claim 6, wherein said step of providing security includes a step of employing technology to protect against interception of any information during data transmission.

10 10. The method according to claim 1, further including a step of providing security that is user-definable.

11. The method according to claim 1, wherein said at least one of services and products relate to insurance.

15 12. The method according to claim 1, wherein said at least one of services and products relate to finance.

20 13. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, includes a step of providing one or more query databases of at least one of federal and state laws governing each service and each product on a jurisdiction basis.

14. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, includes a step of providing one or more query databases of at least one of country and regional laws governing each service and each product on a jurisdiction basis.

15. The method according to claim 1, further including a step of providing one or more databases of jurisdiction-specific legal requirements governing electronic access and administration for said each service transaction and said each product transaction.

16. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing one or more query databases of jurisdiction-specific licensing requirements governing said each service transaction and said each product transaction.

17. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing one or more query databases of jurisdiction-specific privacy requirements governing said each service transaction and said each product transaction.

18. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing one or more query databases of jurisdiction-specific electronic requirements governing said each service transaction and said each product transaction.

19. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing one or more query databases of jurisdiction-specific advertising requirements governing said each service transaction and said each product transaction.

20. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of providing one or more query databases of jurisdiction-specific requirements concerning electronic signatures and records governing said each service transaction and said each product transaction.

21. The method according to claim 1, wherein the step of creating one or more networks, further includes a step of configuring each network to allow use of permitted technologies as desired, and to bar use of prohibited technologies as desired.

22. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of identifying a governmental jurisdiction governing said each service transaction and said each product transaction.

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23. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of identifying each governmental unit issuing legal mandates governing said each service transaction and said each product transaction.

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24. The method according to claim 1, wherein the step of providing one or more databases of legal requirements, further includes a step of compiling legal requirements applicable to said each service transaction and said each product transaction for each desired jurisdiction.

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25. The method according to claim 1, wherein the step of providing one or more databases of information, further includes a step of compiling information on said each service transaction and said each product transaction.

26. The method according to claim 1, wherein the step of creating a network, further includes a step of configuring the network to include access to at least one of individuals and entities that participate in providing said each service transaction and said each product transaction.

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27. The method according to claim 2, wherein said jurisdiction is a state.

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28. The method according to claim 2, wherein said jurisdiction is at least one of a country and member country.

29. The method according to claim 2, wherein said jurisdiction is a region.

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30. The method according to claim 2, wherein said jurisdiction is a territory.

31. The method according to claim 2, wherein said jurisdiction is a commonwealth.

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32. The method according to claim 2, wherein said jurisdiction is a district.

33. In a system configured to provide customized insurance services and products in real time, the system comprising one or more networks performing the steps of:

- (a) determining a transaction for processing;
- 5 (b) identifying at least one of a user's jurisdiction and a primary jurisdiction relevant to said transaction;
- (c) detecting user input data;
- (d) applying to said transaction, one or more laws of a jurisdiction identified as said user's jurisdiction or said primary jurisdiction that pertains to said transaction; and
- 10 (e) outputting a transaction result that customizes said user data and application of said one or more laws of a jurisdiction identified as said user's jurisdiction or said primary jurisdiction that pertains to said transaction.

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34. A communications network used for providing real time access to customized insurance services, said network comprising:

- (a) one or more databases for storing at least one of legal and regulatory data governing an insurance transaction;
- 20 (b) one or more databases for storing at least one of insurance products data and insurance services data;



- (c) one or more rules engines for applying a hierarchy of rules regarding at least one of choice of law, preemption and ranking of laws protocols, to each said insurance transaction;
- (d) one or more processors for processing data transmitted over said network; and
- (e) a data management system for managing integration of insurance transaction data and said hierarchy of rules with said at least one of legal and regulatory data governing said insurance transaction.

35. The communications network according to claim 34, wherein said one or more databases for storing at least one of legal and regulatory data, stores at least one of said legal and regulatory data by a desired category.

36. The communications network according to claim 34, wherein said one or more databases for storing one of legal and regulatory data, stores at least one of said legal and regulatory data by jurisdiction.

37. The communications network according to claim 34, wherein said one or more databases for storing at least one of insurance products data and insurance services data, stores at least one of said insurance products data and insurance services data by a desired category.

38. The communications network according to claim 34, further including a network of insurance brokers in a desired jurisdiction.

39. The communications network according to claim 34, further including a network of insurance brokers of a desired corporate entity.

40. The communications network according to claim 34, further including a network of insurance agents in a desired jurisdiction.

41. The communications network according to claim 34, further including a network of insurance agents of a desired corporate entity.

42. The communications network according to claim 34, further including a network of insurance application service providers in a desired jurisdiction.

43. The communications network according to claim 34, further including security measures enabling said network to be secured.

44. The communications network according to claim 43, wherein said security measures include at least one of encryption and non-encryption technologies.

45. The communications network according to claim 34, further including a certification authority for authenticating at least one of an identity of a user, a file and a transaction.

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46. In a method for providing electronic access to at least one of regulated services and products, a system of protocols is imposed on one or more transactions involving said at least one of regulated services and products, said system comprising the steps of:

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(a) identifying one or more legal jurisdictions applicable to each transaction;

(b) identifying by a choice of law analysis pertinent laws from the identified jurisdictions that are applicable to each transaction;

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(c) among said pertinent laws, identifying by a preemption analysis which laws substantially preempt other of said pertinent laws;

(d) among all remaining laws outside said pertinent laws, ranking of substantially all said remaining laws by level of stringency;

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(e) applying, in accordance with said ranking, one or more laws to each transaction such that one or more stringently ranked laws applied to a transaction substantially satisfies substantially all less stringently ranked applicable laws; and

(f) outputting a transaction result.